

OPPENHEIMER

OPPENHEIMER WOLFF & DONNELLY LLP

Plaza VII, Suite 3300
45 South Seventh Street
Minneapolis, MN 55402-1609612.607.7000
Fax 612.607.7100

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November 14, 2003

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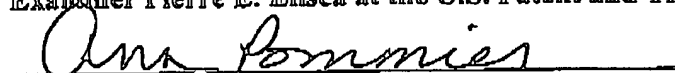
NOV 14 2003

TO: Examiner Pierre E. Elisca
COMPANY: U.S. Patent and Trademark Office
PHONE: 703-305-3987
FAX: 703-872-9326

FROM: Christopher R. Hilberg
DIRECT DIAL: 612.607.7386
EMAIL: Chilberg@Oppenheimer.com
RE: Serial No. 09/470,042
Attorney Docket No. 60021-340001

OFFICIAL

COMMENTS: I hereby certify that this correspondence is being transmitted via facsimile to Examiner Pierre E. Elisca at the U.S. Patent and Trademark Office on November 14, 2003.



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Serial No 09/470,042
In reply to Office Action mailed August 20, 2003
Page 1 of 10

Amdt 15/c
J.E.
11-18-03
002
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Cheah Wee Leong

Ser. #: 09/470,042

Filed: December 22, 1999

For: AN ELECTRONIC MENU
DOCUMENT CREATOR IN A
VIRTUAL FINANCIAL
ENVIRONMENT

Examiner: Elisca, Pierre E.

Art Unit: 3621

Atty. Docket #: 60021-340001
(AND1P400)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated August 20, 2003.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of
this paper.

Remarks/Arguments begin on page 7 of this paper.